

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert J. Edwards  
Jody L. Edwards  
Debtors

Case No. 12-03407-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Aug 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2016.

db/jdb  
4121675 +Robert J. Edwards, Jody L. Edwards, 690 Suedeberg Road, Pine Grove, PA 17963-8841  
4121676 +Alliance Asset Mgmt., Inc., P. O. Box 1259, Dept. 5975, Oaks, PA 19456-1259  
+Arthur Lashin, Esq., Hayt Hayt & Landau LLC, 400 Market St., Sixth Fl.,  
Philadelphia, PA 19106-2513  
4121677 Aspire Visa, P. O. Box 105341, Atlanta, GA 30348-5341  
4186763 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4121680 +Bronson, Cawley & Bergmann, 2200 Fletcher Ave., Fifth Fl., Fort Lee, NJ 07024-5005  
4199208 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
4121687 Corporate Receivables, Inc., P. O. Box 32995, Phoenix, AZ 85064-2995  
4121689 Enhanced Recovery Corp., P. O. Box 1967, Southgate, MI 48195-0967  
4121690 +FirstStates Financial Svs. Corp., P. O. Box 5827, Reading, PA 19610-5827  
4224121 +GALWAY FINANCIAL SERVICES LLC, 1290 W SPRING ST SE, SUITE 270, SMYRAN GA 30080-3690  
(address filed with court: Galway Financial Services LLC, successor to My Cash Now,  
3870 Peachtree Industrial Blvd, Suite 340-316, Duluth GA 30096)  
4121692 +KML Law Group, P.C., 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541  
4129459 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
4121695 National Credit Adjusters, P. O. Box 3023, Hutchinson, KS 67504-3023  
4121696 +Regional Adjustment Bureau, P. O. Box 34111, Memphis, TN 38184-0111  
4223131 Select Portfolio Servicing, Inc., Attn: Remittance Processing, P.O. Box 65450,  
Salt Lake City, UT 84165-0450  
4121697 +Tate & Kirlin Associates, 2810 Southampton Rd., Philadelphia, PA 19154-1207  
4121700 Vision Fin. Coll. Svs. Corp., P.O. Box 800, Purchase, NY 10577-0800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4121674 EDI: AFNIRECOVERY.COM Aug 04 2016 19:03:00 AFNI, Inc., P. O. Box 3427,  
Bloomington, IL 61702-3427  
4121678 EDI: ARSN.COM Aug 04 2016 19:03:00 Associated Recovery Systems, P. O. Box 469046,  
Escondido, CA 92046-9046  
4184665 +EDI: ATLASACQU.COM Aug 04 2016 19:04:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
4121679 EDI: BANKAMER.COM Aug 04 2016 19:04:00 Bank of America Home Loans, Customer Service,  
P. O. Box 5170, Simi Valley, CA 93062-5170  
4121683 E-mail/Text: bankruptcy@cavps.com Aug 04 2016 19:05:27 Cavalry Portfolio Services,  
P. O. Box 1017, Hawthorne, NY 10532  
4121681 EDI: CAPITALONE.COM Aug 04 2016 19:04:00 Capital One, P. O. Box 30281,  
Salt Lake City, UT 84130-0281  
4121682 +EDI: MERRICKBANK.COM Aug 04 2016 19:03:00 Cardworks Servicing, P. O. Box 9201,  
Old Bethpage, NY 11804-9001  
4130074 +E-mail/Text: bankruptcy@cavps.com Aug 04 2016 19:05:28 Cavalry Portfolio Services, LLC,  
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
4121684 EDI: CHASE.COM Aug 04 2016 19:03:00 Chase, P. O. Box 15298, Wilmington, DE 19850-5298  
4121685 EDI: CHASE.COM Aug 04 2016 19:03:00 Chase, Cardmember Service, P. O. Box 15548,  
Wilmington, DE 19886-5548  
4121686 EDI: CAUT.COM Aug 04 2016 19:03:00 Chase Auto Finance, P. O. Box 901076,  
Fort Worth, TX 76101-2076  
4121688 EDI: RCSDELL.COM Aug 04 2016 19:03:00 Dell Financial Services,  
c/o DFS Customer Care Dept., P. O. Box 81577, Austin, TX 78708-1577  
4121691 EDI: HFC.COM Aug 04 2016 19:04:00 HSBC, Cardmember Services, P. O. Box 5250,  
Carol Stream, IL 60197-5250  
4184234 EDI: JEFFERSONCAP.COM Aug 04 2016 19:04:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
4132053 EDI: CAUT.COM Aug 04 2016 19:03:00 JP Morgan Chase Bank N.A., Chase Auto Finance,  
201 N. Central Ave, AZ1-1191, Phoenix, AZ 85004-0073  
4121693 EDI: LEADINGEDGE.COM Aug 04 2016 19:04:00 Leading Edge Recovery Sol., P. O. Box 129,  
Linden, MI 48451-0129  
4163919 EDI: MERRICKBANK.COM Aug 04 2016 19:03:00 Merrick Bank, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
4121694 +EDI: MERRICKBANK.COM Aug 04 2016 19:03:00 Merrick Bank, P. O. Box 9201,  
Old Bethpage, NY 11804-9001  
4189078 EDI: PRA.COM Aug 04 2016 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4300100 +EDI: PRA.COM Aug 04 2016 19:03:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
4121698 +EDI: BANKAMER.COM Aug 04 2016 19:04:00 The Bank of New York Mellon, 7105 Corporate Dr.,  
PTX C-35, Plano, TX 75024-4100  
4121699 +EDI: URSI.COM Aug 04 2016 19:03:00 United Recovery Systems, 5800 N. Course Dr.,  
Houston, TX 77072-1613

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
cr\* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
4186599\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
4132054\* JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, AZ1-1191,  
Phoenix, AZ 85004-0073

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2016 at the address(es) listed below:

Atlas Acquisitions LLC bk@atlasacq.com  
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
David S. Gellert on behalf of Joint Debtor Jody L. Edwards dsgrdg@ptdprolog.net  
David S. Gellert on behalf of Debtor Robert J. Edwards dsgrdg@ptdprolog.net  
Joshua I Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
N.A., et al bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kimberly A Bonner on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
York, as trustee, on behalf of the holders of the CWABS, Inc., Asset-Backed Certificates, Series  
2004-1 amps@manleydeas.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Robert J. Edwards**  
First Name Middle Name Last Name  
Debtor 2 **Jody L. Edwards**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:12-bk-03407-RNO**

Social Security number or ITIN **xxx-xx-8428**  
EIN --  
Social Security number or ITIN **xxx-xx-9874**  
EIN --

**Order of Discharge**

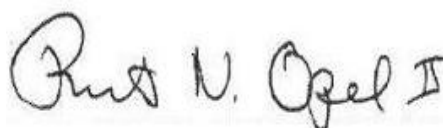
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J. Edwards

Jody L. Edwards  
aka Jody L. Stahley

**By the  
court:**

August 4, 2016

Honorable Robert N. Opel  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**